

SUCCESS STORY Family Builds Rock Solid Business

A quarry expands, creates jobs, and protects the environment



Bejtullah Kciku oversees installation of equipment at Bejta Commerce's new quarry.

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Telling Our Story U.S. Agency for International Development Washington, DC 20523-1000 http://stories.usaid.gov Bejtullah Kçiku and his sons Adem and Basri had to rebuild their construction business after the 1999 Kosovo conflict. They knew it would be a long road, but they were ready for the challenge.

Having been in construction for over a decade, they knew there was demand for gravel to build roads. Kosovo had been importing gravel or taking it from river beds to meet supply needs. The Kçiku family wanted to expand its stone quarry operations to produce the gravel. Their company, Beijta Commerce, already ran a quarry, but to provide the quality of stone needed for road building, it needed to expand. "We wanted to open a new quarry to use andesite stone, a hard stone found here, perfect for road building, which no other local quarry offers," said Adem Kciku. This expansion would require major investment. The Kciku family turned to USAID for advice.

USAID helped Bejta Commerce write a business plan and prepare loan applications, and helped identify potential machinery suppliers suitable for the quarries. The expansion would require significant investment: it would cost \$1.38 million to repair their primary stone crusher, add new conveyors, and purchase machinery designed for hard stone. They needed to convince a bank to lend them the money. "It wasn't easy to obtain a loan and meet the bank requirements. However, working with USAID on the loan applications we realized that nothing is impossible," says Adem Kçiku. Bejta was approved for two loans totaling \$900,000, and the company supplied the balance of \$480,000 with its own investment.

The new quarry enabled the company to increase production and add 20 new jobs. In total, Bejta employs 137 people. Although sales in 2005 were lower than expected due to cuts in Kosovo's road budget, the Kçiku family is confident that sales will soon rise. Kosovo's Environment Ministry has approved a law protecting rivers and putting a halt to use of river gravel for construction. This should mean a jump in demand for Bejta's locally produced gravel. Also, both the central and local governments promised to invest more in roads in 2006.

What started as a dream to rebuild a family business brought benefits for Kosovo – more jobs, better future roads, and healthier rivers.